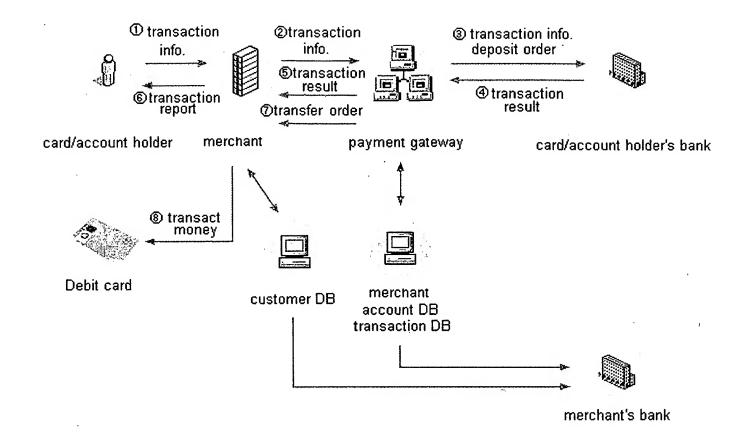
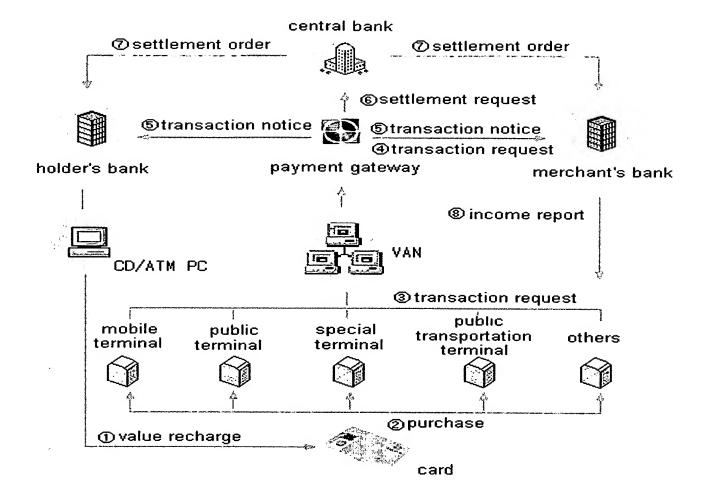
[DRAWINGS]

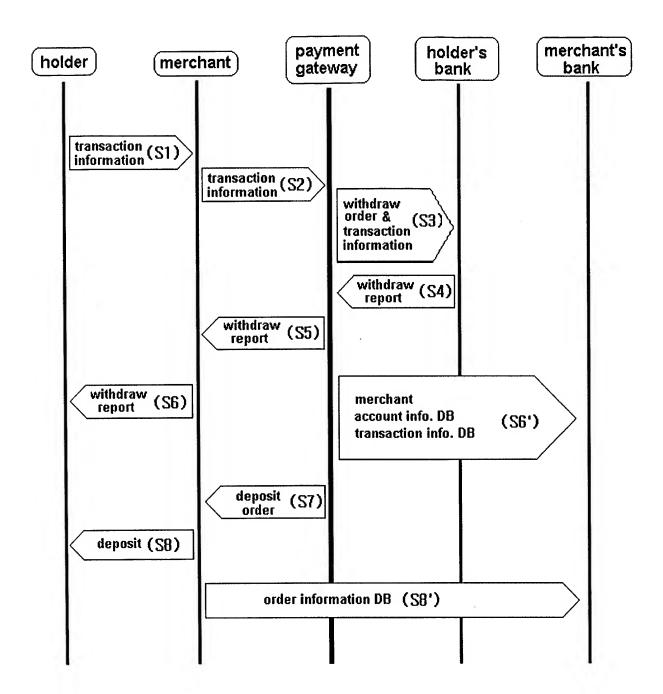
[Figure 1]



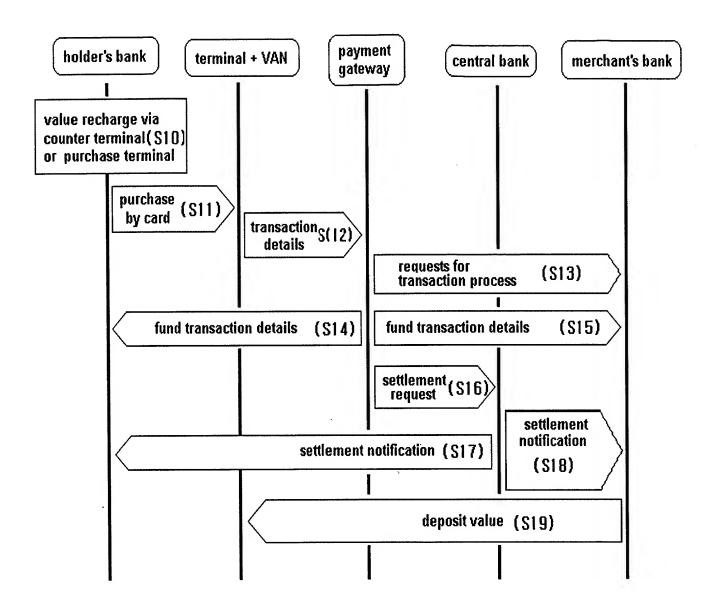
[Figure 2]



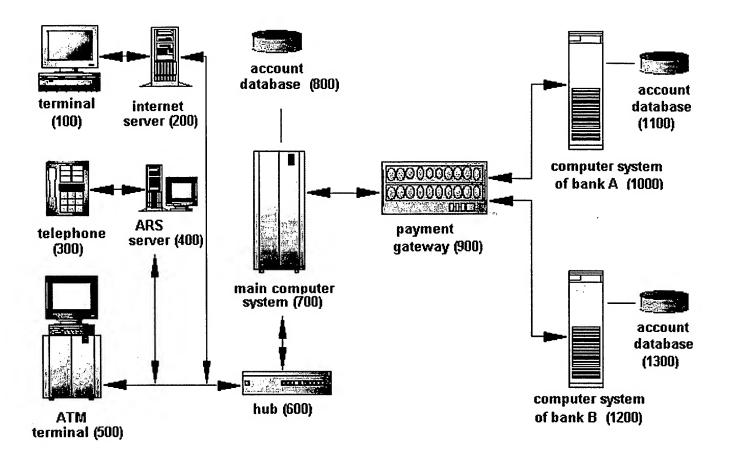
[Figure 3]



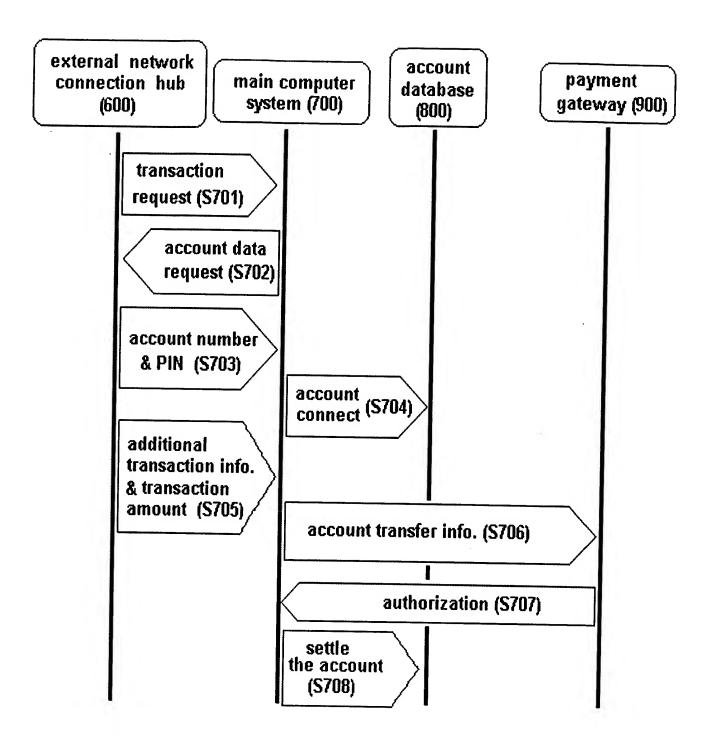
[Figure 4]



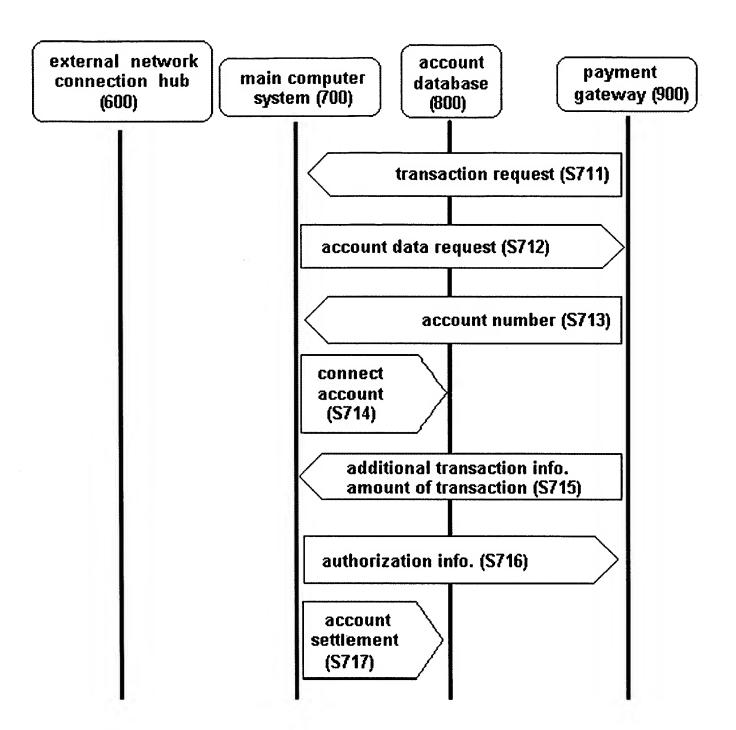
[Figure 5]



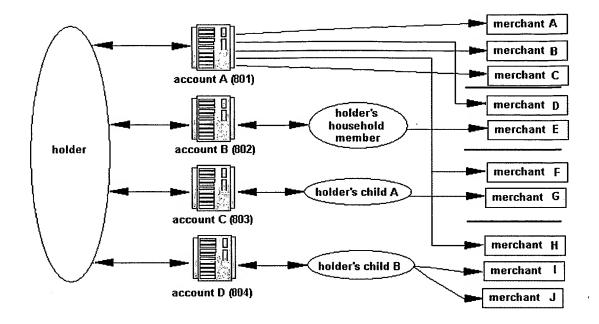
[Figure 6]



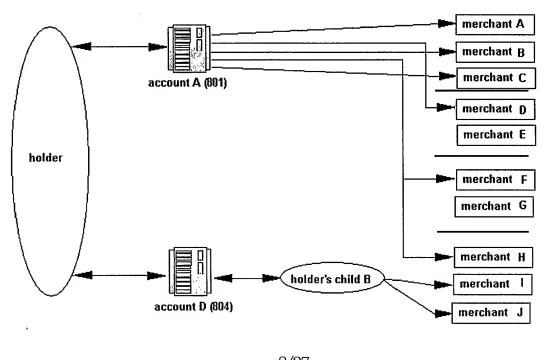
[Figure 7]



[Figure 8]

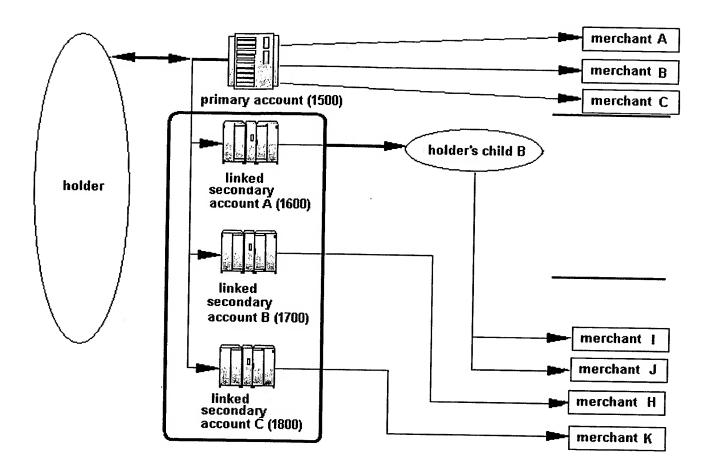


[Figure 9]



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[Figure 10]



[Figure 11]

	bank(branch) ID	account type	account number	CRC	account classification code
holder's account account for the holder's child B merchant specific account merchant specific account	123 - 123 - 123 - 123 -	· 77 -	- 230 - 231 - 232 - 233		
another holder's account account for the another holder's household A merchant specific account merchant specific account merchant specific account	400	- 77 · - 77 · - 77 ·	- 240 - 241 - 242 - 243 - 244	- XX - XX - XX	

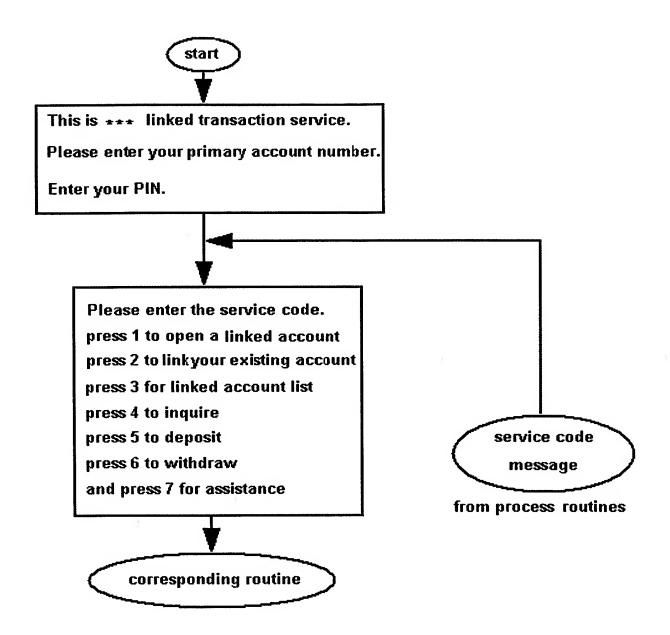
[Figure 12]

	bank(branch) ID		account type		account number		CRC	account classification code
James' account	123	_	77	-	230	_	XX	00
Jason's allowance	123	_	77	_	231	-	XX	01 Jason
Jason's tuition fee	123	_	77	_	232	-	XX	 99
Jason's institute fee	123	-	77	-	233	-	XX	 98

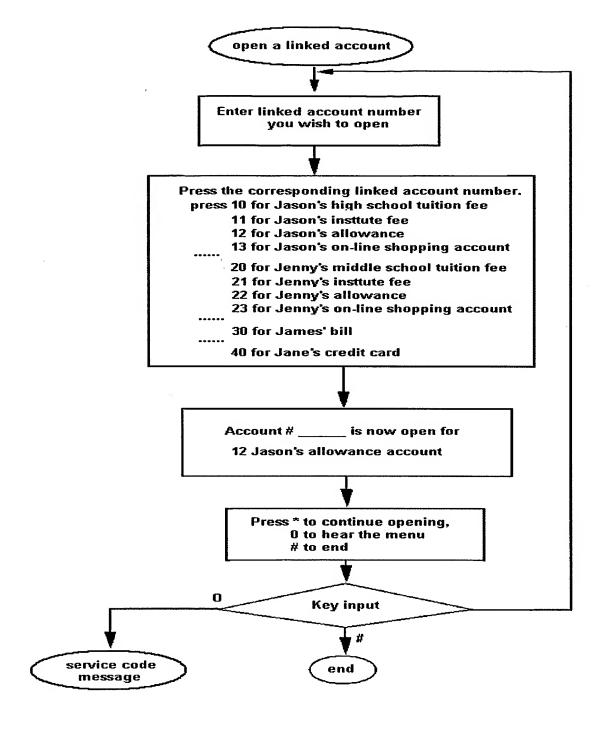
[Figure 13]

account classification co	le
00	holder's account (primary)
01	holder's child's account
99	school tuition fee
98	institute fee
97	mobile communication fee
96	mass transportation fee

[Figure 14]

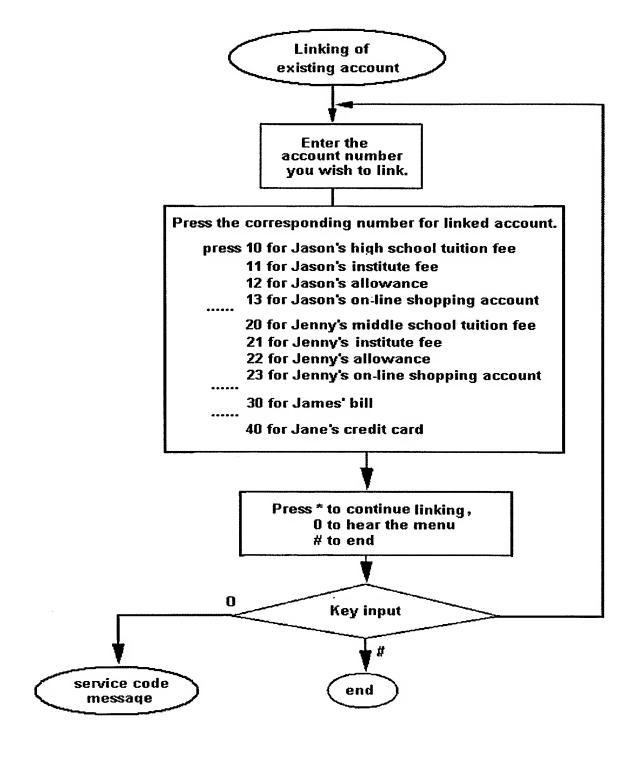


[Figure 15]



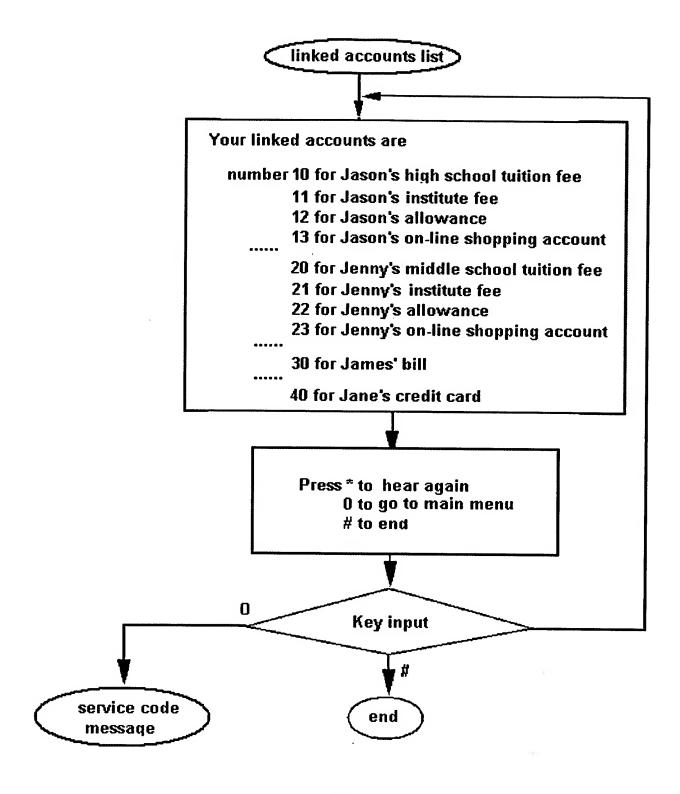
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[Figure 16]



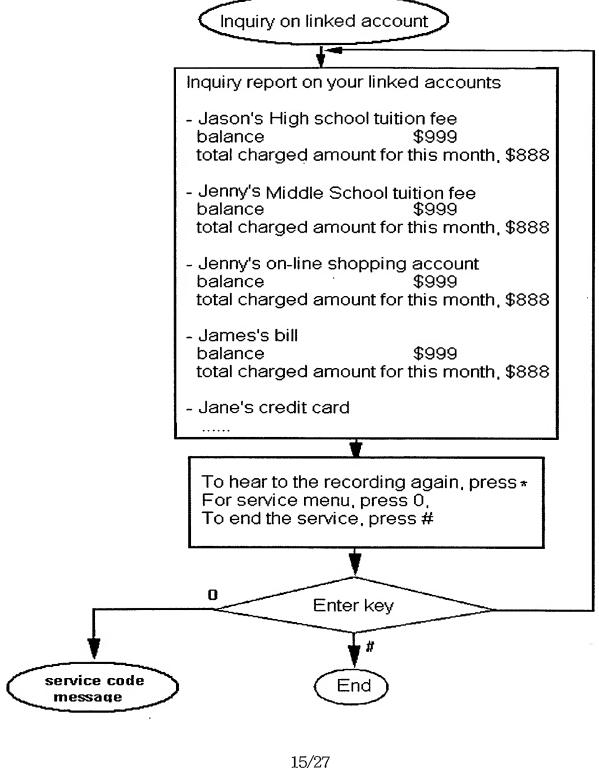
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[Figure 17]

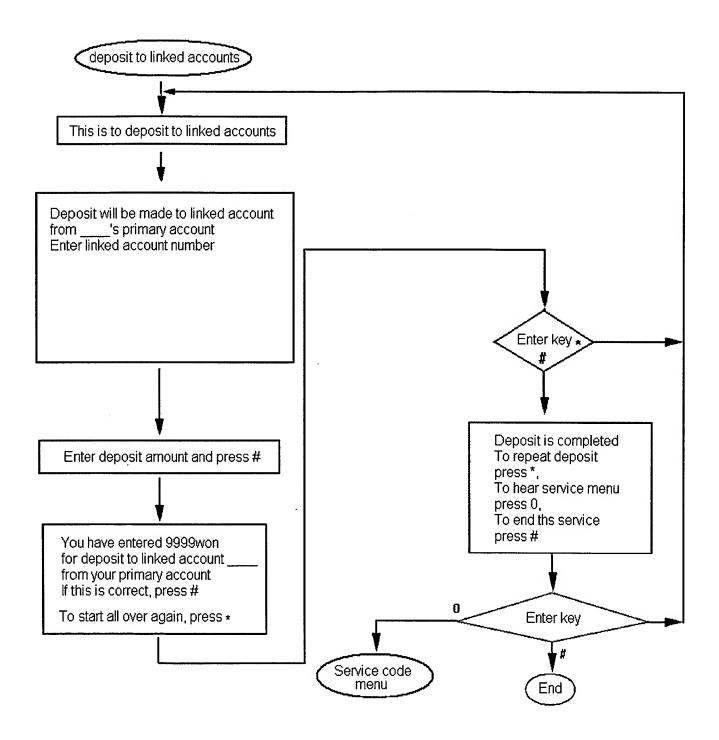


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[Figure 18]

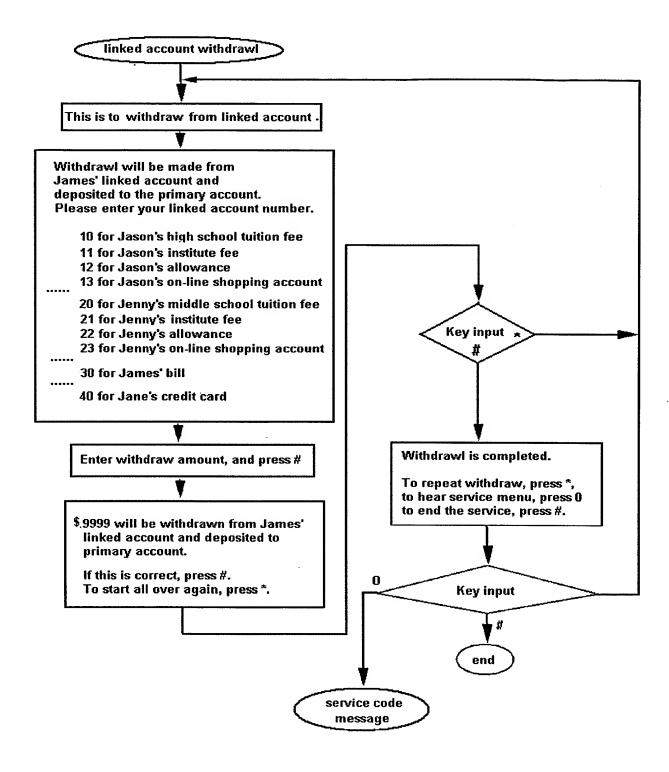


[Figure 19]

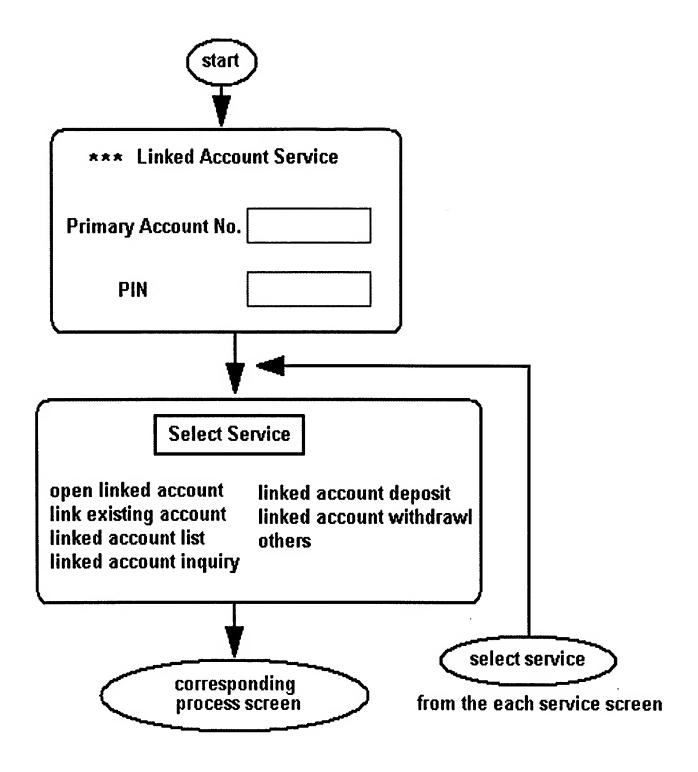


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[Figure 20]

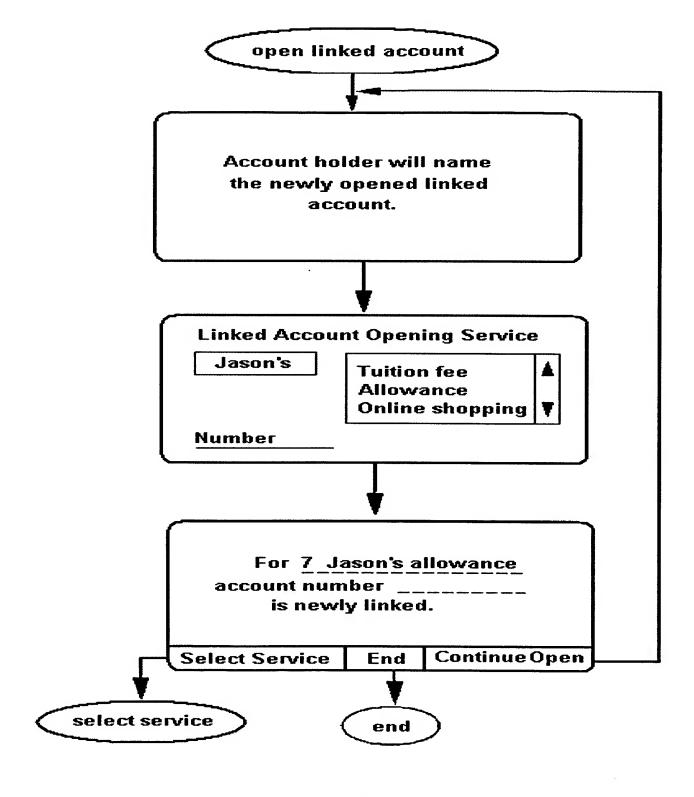


[Figure 21]



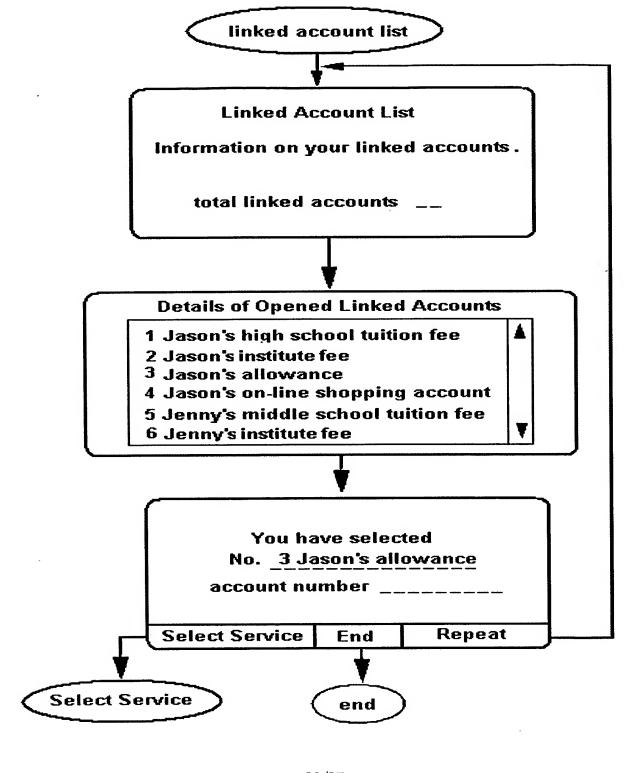
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[Figure 22]



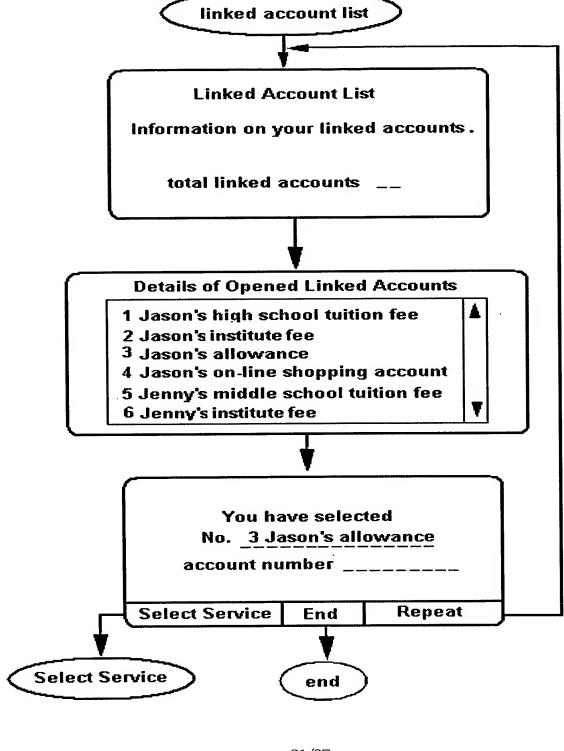
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[Figure 23]



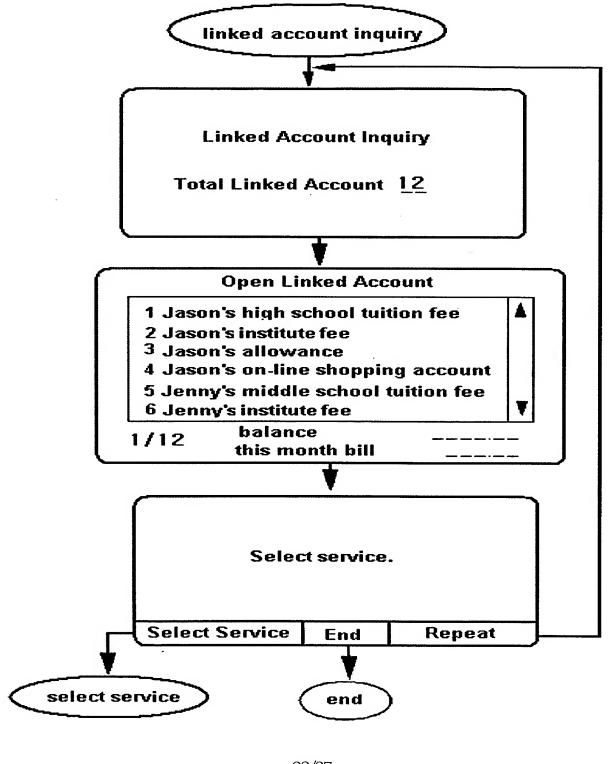
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[Figure 24]

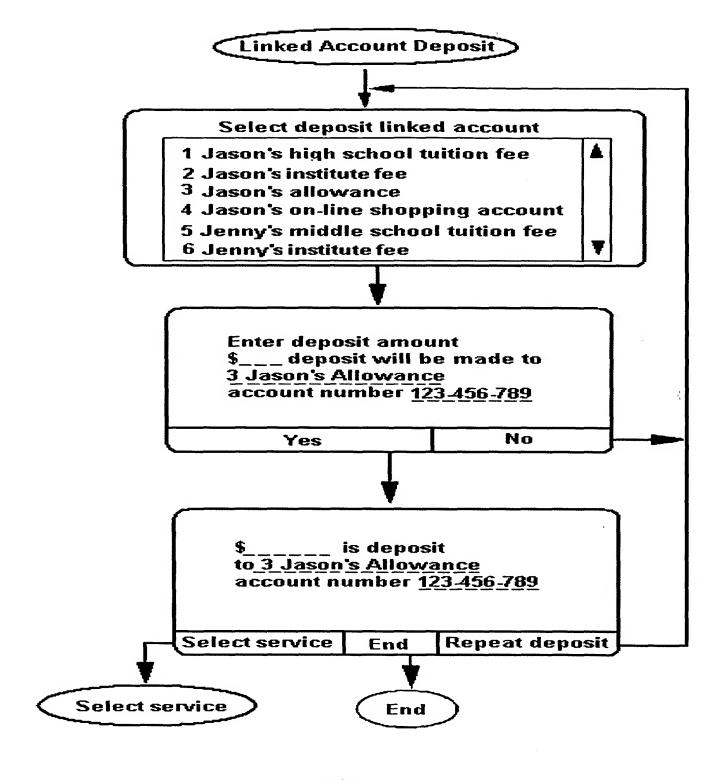


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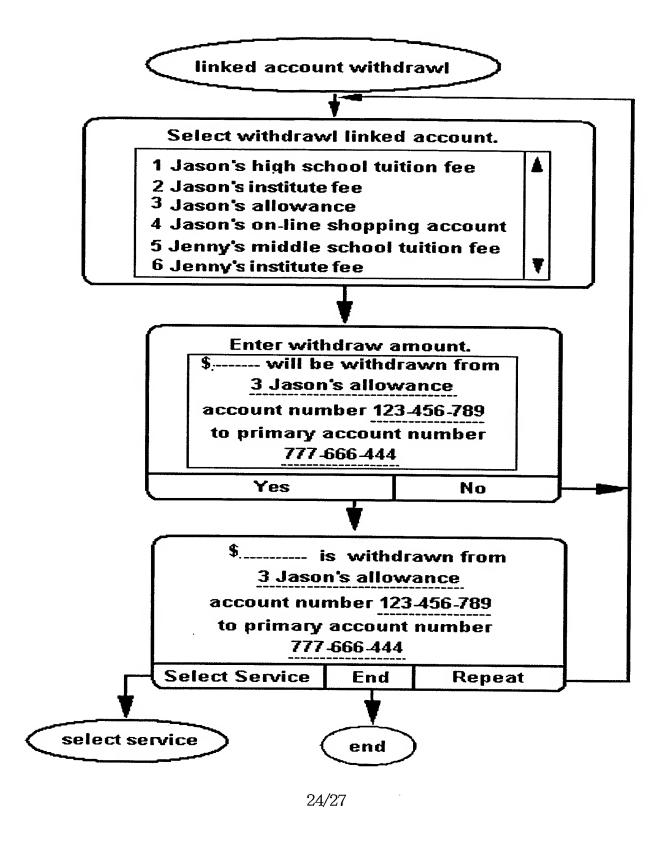
[Figure 25]



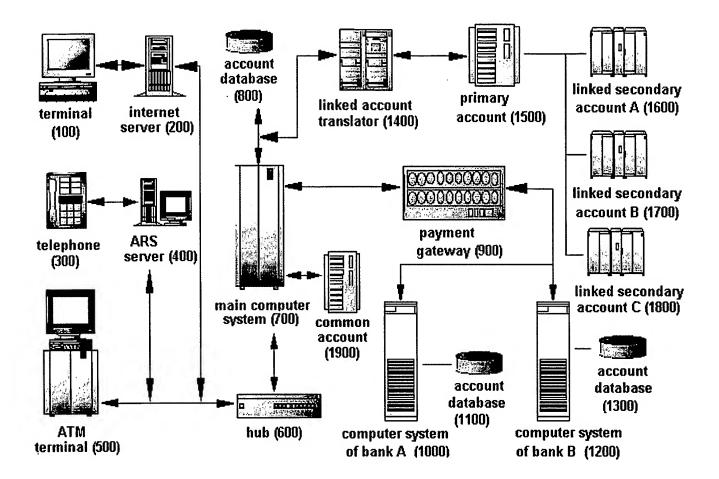
[Figure 26]



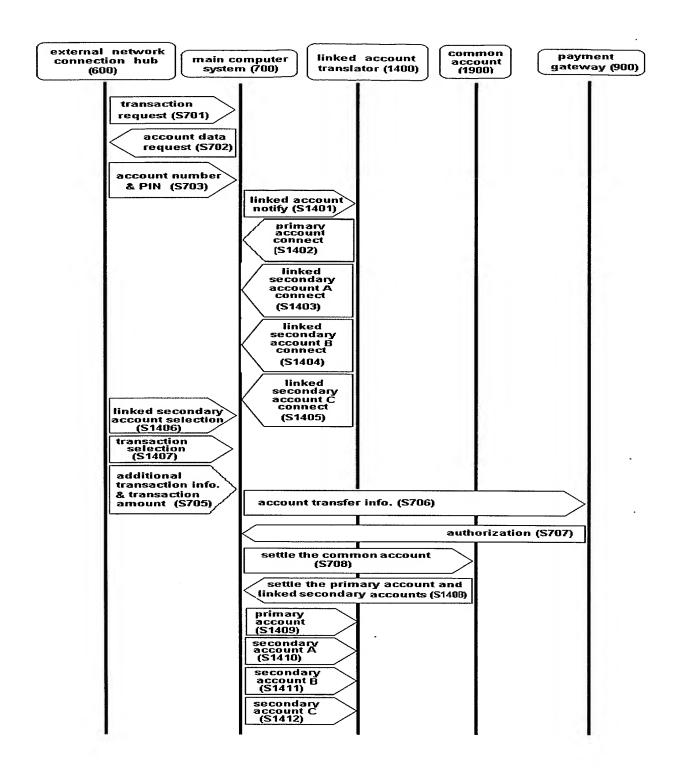
[Figure 27]



[Figure 28]



[Figure 29]



[Figure 30]

